

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: § Case No. 05-56759 SQU  
KUMAR, PRATHIBHA D §  
§  
Debtors §  
§

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$	23,005.55
<i>and approved disbursements of</i>	\$	56.26
<i>leaving a balance of</i>	\$	22,949.29

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: GINA B. KROL</u>	\$ 3,050.56	\$ 0.00
<u>Attorney for trustee: Cohen &amp; Krol</u>	\$ 4,672.75	\$ 0.00
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Fees:</u>	\$	\$
<u>Other: Cohen &amp; Krol</u>	\$ 0.00	\$ 34.04
<u>Other:</u>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$	\$
<u>Attorney for:</u>	\$	\$
<u>Accountant for:</u>	\$	\$
<u>Appraiser for:</u>	\$	\$
<u>Other:</u>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 25,353.69 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<u>IRS priority</u>	\$ 25,353.69	\$ 15,191.94
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 85,319.75 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Chase Bank USA NA</u>	<u>\$ 1,840.39</u>	<u>\$ 0.00</u>
<u>000002</u>	<u>Citibank USA NA</u>	<u>\$ 3,699.36</u>	<u>\$ 0.00</u>
<u>000004</u>	<u>Bank of America</u>	<u>\$ 6,100.00</u>	<u>\$ 0.00</u>
<u>000005</u>	<u>Bank One</u>	<u>\$ 2,300.00</u>	<u>\$ 0.00</u>
<u>000006</u>	<u>Beneficial</u>	<u>\$ 4,000.00</u>	<u>\$ 0.00</u>
<u>000007</u>	<u>Circuit City/Chase/Bank One</u>	<u>\$ 2,500.00</u>	<u>\$ 0.00</u>
<u>000008</u>	<u>First American Natl Bank</u>	<u>\$ 2,900.00</u>	<u>\$ 0.00</u>
<u>000009</u>	<u>Fleet Credit Card Services</u>	<u>\$ 5,400.00</u>	<u>\$ 0.00</u>
<u>000010</u>	<u>MBNA America</u>	<u>\$ 7,200.00</u>	<u>\$ 0.00</u>
<u>000011</u>	<u>National Credit Acceptance</u>	<u>\$ 1,500.00</u>	<u>\$ 0.00</u>
<u>000012</u>	<u>Sallie Mae</u>	<u>\$ 28,200.00</u>	<u>\$ 0.00</u>
<u>000013</u>	<u>Sears</u>	<u>\$ 3,800.00</u>	<u>\$ 0.00</u>
<u>000014</u>	<u>Vijay Kumar</u>	<u>\$ 7,480.00</u>	<u>\$ 0.00</u>
<u>000015</u>	<u>Wachovia Bank</u>	<u>\$ 1,600.00</u>	<u>\$ 0.00</u>
<u>000016</u>	<u>Wachovia Bank</u>	<u>\$ 6,800.00</u>	<u>\$ 0.00</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000003</u>	<u>IRS non-priority</u>	<u>\$ 595.68</u>	<u>\$ 0.00</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>
<u>          </u>	<u>                                  </u>	<u>\$</u>	<u>\$</u>

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

The trustee's Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, U.S. Bankruptcy Court:

CLERK OF BANKRUPTCY COURT  
KENNETH S. GARDNER

Any person wishing to object to any fee application that has not already been approved or  
to the Final Report, must file a written objection within 20 days of the date of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the  
United States Trustee. A hearing on the fee applications and any objection to the Final Report  
will be held at 10:00 AM on 11/13/2009 in Courtroom 4016 ,

United States Courthouse  
505 N. County Farm Rd.  
Wheaton, IL 60108

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

Date: 10/06/2009 By: /s/GINA B. KROL  
Trustee

*GINA B. KROL*  
*105 WEST MADISON STREET, SUITE 1100, CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction  
Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 05-56759

User: arodarte  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 26

Date Rcvd: Oct 08, 2009

The following entities were noticed by first class mail on Oct 10, 2009.

db +Prathibha D Kumar, 918 Genesee, Apt # 918, Naperville, IL 60563-4115  
aty +Alex Wilson, Law Offices of Peter Francis Geraci, 55 East Monroe St., Suite #3400,  
Chicago, IL 60603-5920  
aty +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison Street #1100, Chicago, IL 60602-4600  
aty +Joseph E Cohen, Atty, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600  
aty +Linda M Kujaca, P.O. Box 254, Wood Dale, IL 60191-0254  
tr +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600  
10272403 Bank One, Bankruptcy Department, PO Box 276, Dayton, OH 45481-0276  
10272405 +Bank of America, Bankruptcy Dept., PO Box 53132, Phoenix, AZ 85072-3132  
10272401 +Beneficial, Bankruptcy Dept., 5133 S. Pulaski, Chicago, IL 60632-4219  
10272398 +Chase, Bankruptcy Department, PO Box 15153, Wilmington, DE 19886-5153  
10776322 Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145  
10272396 Circuit City/Chase/Bank One, Bankruptcy Department, PO Box 15292, Wilmington, DE 19886-5292  
10272395 +Citibank, Bankruptcy Department, PO Box 183036, Columbus, OH 43218-3036  
10833415 +Citibank USA NA, PO Box 182149, Columbus, OH 43218-2149  
10272404 First American Natl Bank, Attn: Bankruptcy Department, PO Box 10044, Kennesaw, GA 30156  
10272400 Fleet Credit Card Services, Attn: Bankruptcy Dept., PO Box 1070, Newark, NJ 07101-1070  
10272409 +IRS non-priority, Attn: Bankruptcy Dept., Box 21126, Philadelphia, PA 19114-0326  
10272408 +IRS priority debt, Attn: Bankruptcy Dept., Box 21126, Philadelphia, PA 19114-0326  
10272394 MBNA America, Bankruptcy Department, PO Box 15019, Wilmington, DE 19886-5019  
10272411 +National Credit Acceptance, Bankruptcy Department, PO Box 661265, Sacramento, CA 95866-1265  
10272399 Sallie Mae, Attn: Bankruptcy Dept., PO Box 9500, Wilkes Barre, PA 18773-9500  
10272397 Sears, Bankruptcy Department, PO Box 20363, Kansas City, MO 64195-0363  
10272410 +Vijay Kumar, Attn: Bankruptcy Dept., 45 Branch Brook Road, Wilton, CT 06897-1521  
10272402 +Wachovia Bank, Bankruptcy Dept., 1665 Palm Beach Lakes Blvd, West Palm Beach, FL 33401-2121  
10272406 Wachovia Bank, Bankruptcy Department, PO Box 517, Frederick, MD 21705-0517

The following entities were noticed by electronic transmission on Oct 08, 2009.

11868907 E-mail/PDF: rmscedi@recoverycorp.com Oct 09 2009 02:08:17  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600  
13820078\* Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145  
10272407\* +Wachovia Bank, Bankruptcy Dept., 1665 Palm Beach Lakes Blvd, West Palm Beach, FL 33401-2121  
TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 10, 2009

Signature:

